

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: David Frederick Ralls Jr Debtor(s) Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee of MFA 2023- INV1 Trust vs. David Frederick Ralls Jr Debtor(s) Scott F. Waterman Trustee		CHAPTER 13 NO. 24-12228 AMC 11 U.S.C. Section 362
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**MOTION OF Wilmington Savings Fund Society, FSB, not in its individual capacity,
but solely as trustee of MFA 2023-INV1 Trust
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362**

1. Movant is Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee of MFA 2023-INV1 Trust.
2. Debtor(s) is/are the owner(s) of the premises 905 North 50Th Street, Philadelphia, PA 19131, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$175,500.00.00 on the mortgaged premises that was executed on August 31, 2022. The mortgage has been assigned as follows: Assigned to Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee of MFA 2023-INV1 Trust on August 17, 2023, recorded in Philadelphia County on August 24, 2023, Doc. Id: 54216068.
4. Scott F. Waterman, is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor(s) has/have failed to make the monthly post-petition mortgage payments in the amount of \$1,588.27 for the months of January 2025 through Marh 2025, with \$1,586.92 in suspense.

7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$3,177.89 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Denise Carlon
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